Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number:

Filing at a Glance

Companies: QBE Insurance Corporation, Praetorian Insurance Company, Redland Insurance Company Product Name: Terrorism Risk Reauthorization SERFF Tr Num: QBEC-125573952 State: Arkansas

Act of 2007

TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: 08-109-003-IL-AR-F State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Authors: Kristen Garraffa, Danelle Disposition Date: 04/08/2008

Hill

Date Submitted: 03/31/2008 Disposition Status: Approved

Effective Date Requested (New): 03/31/2008 Effective Date (New): 03/31/2008

03/31/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: N/A
Reference Title: N/A
Advisory Org. Circular: N/A

Filing Status Changed: 04/08/2008

State Status Changed: 04/08/2008 Deemer Date:

Corresponding Filing Tracking Number: QBEC-125573953

Filing Description:

Due to the Terrorism Risk Reauthorization Act of 2007, QBE Specialty Insurance which includes QBE Insurance Corporation, Praetorian Insurance Company and Redland Insurance Company is introducing the following forms:

Disclosure of Premium Forms

SERFF Tracking Number: QBEC-125573952 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number:

- 1. QBIL-0121 (01-08) Disclosure Pursuant To Terrorism Risk Insurance Act
- 2. QBIL-0171 (01-07) Disclosure of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act) Not Applicable in FL, GA, NY
- 3. QBIL-0186 (01-07) Disclosure of Premium Through End of Year For Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act) Not Applicable in FL, GA, NY
- 4. QBBP-0122 (01-08) Disclosure Pursuant to Terrorism Risk Insurance Act
- 5. QBBP-0131 (01-07) Disclosure of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act) Not Applicable in FL, GA, NY
- 6. QBBP-0136 (01-07) Disclosure of Premium Through End of Year For Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act) Not Applicable in FL, GA, NY

Offer of Coverage Notices – These notices are being filed for informational purposes only.

- 1. QBGS-154 (01-08) Notice Offer of Terrorism Insurance Coverage (For NSFP reject only)
- 2. QBCG-157 (01-08) Notice Offer of Terrorism Insurance Coverage (For NSFP accept or reject)
- 3. QBGS-158 (01-08) Notice Offer of Terrorism Insurance Coverage (For SFP accept or reject)
- 4. QBGS-159 (01-08) Notice Offer of Terrorism Insurance Coverage (For SFP reject only)

All other forms are ISO forms that have been filed by ISO and/or AAIS on behalf of our companies or have been filed under separate cover.

The introduction of these forms have no rate impact on the current terrorism pricing approved in your jurisdiction.

SERFF Tracking Number: QBEC-125573952 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number:

Company and Contact

Filing Contact Information

Danelle Hill, Senior Filing Analyst

Danelle.Hill@QBEAmericas.com

88 Pine Street, 16th Floor (212) 805-9879 [Phone] New York, NY 10005 (212) 805-9809[FAX]

Filing Company Information

QBE Insurance Corporation CoCode: 39217 State of Domicile: Pennsylvania

88 Pine Street - 16th Floor Group Code: 796 Company Type:
New York, NY 10005 Group Name: QBE Insurance State ID Number:

Group

(212) 422-9888 ext. [Phone] FEIN Number: 22-2311816

Praetorian Insurance Company CoCode: 37257 State of Domicile: Illinois

88 Pine Street - 16th Floor Group Code: 796 Company Type:
New York , NY 10005 Group Name: QBE Insurance State ID Number:

Group

(212) 422-9888 ext. [Phone] FEIN Number: 36-3030511

Redland Insurance Company CoCode: 37303 State of Domicile: New Jersey

88 Pine Street - 16th Floor Group Code: 796 Company Type:
New York , NY 10005 Group Name: QBE Insurance State ID Number:

Group

(212) 422-9888 ext. [Phone] FEIN Number: 42-1113749

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: The filing fee is \$50 for form filings.

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

SERFF Tracking Number: QBEC-125573952 State: Arkansas

First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

QBE Insurance Corporation \$50.00 03/31/2008 19153818

Praetorian Insurance Company \$0.00 03/31/2008 Redland Insurance Company \$0.00 03/31/2008

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number:

CHECK NUMBER CHECK AMOUNT CHECK DATE

\$0.00

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number:

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/08/2008	04/08/2008

SERFF Tracking Number: QBEC-125573952 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

Disposition

Disposition Date: 04/08/2008 Effective Date (New): 03/31/2008

Effective Date (Renewal): 03/31/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 0

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property Casualty	&Approved	Yes
Supporting Document	Expedited Terrorism Transmittal	Approved	Yes
Form	Notice - Offer of Terrorism Insurance Coverage (For NSFP - reject only)	Approved	Yes
Form	Notice - Offer of Terrorism Insurance Coverage (For NSFP - accept or reject only)	Approved	Yes
Form	Notice - Offer of Terrorism Insurance Coverage (For SFP - accept or reject only)	Approved	Yes
Form	Notice - Offer of Terrorism Insurance Coverage (For SFP - reject only)	Approved	Yes
Form	Disclosure Pursuant to Terrorism Risk A	ctApproved	Yes
Form	Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	Approved	Yes
Form	Disclosure of Premium through End of Year for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	Approved	Yes
Form	Disclosure Pursuant to Terrorism Risk Insurance Act	Approved	Yes
Form	Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	Approved	Yes
Form	Disclosure of Premium through End of Year for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	Approved	Yes

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Notice - Offer of Terrorism Insurance Coverage (For NSFP - reject only)	QBGS- 154	(01-08)	Disclosure/ New Notice		0.00	QBGS-154 _01-08_ Disclosure TRIRA.pdf
Approved	Notice - Offer of Terrorism Insurance Coverage (For NSFP - accept o reject only)	157	(01-08)	Disclosure/ New Notice		0.00	QBGS-157 _01-08_ Terrorism Disclosure - NSFP _accept or rejectpdf
Approved	Notice - Offer of Terrorism Insurance Coverage (For SFP - accept or reject only)	QBGS- 158	(01-08)	Disclosure/ New Notice		0.00	QBGS-158 _01-08_ Terrorism Disclosure - SFP _accept or rejectpdf
Approved	Notice - Offer of Terrorism Insurance Coverage (For SFP - reject only	159	(01-08)	Disclosure/ New Notice		0.00	QBGS-159 _01-08_ SFP Terrorism Disclosure- reject only.pdf
Approved	Disclosure Pursuant to Terrorism Risk Act	QBIL- 0121	(01-08)	Disclosure/ New Notice		0.00	QBIL-0121 _01-08_ Disclosure Pursuant to TRIA.pdf
Approved	Disclosure of Premium and	QBIL- 0171	(01-07)	Disclosure/ New Notice		0.00	QBIL-0171 _01-07_

SERFF Tracking Number: QBEC-125573952 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

Estimated Disclosure
Premium for TRIA
Certified Acts of Extension
Terrorism __rev__pdf

Coverage (Pursuant to Terrorism Risk Insurance Act)

Approved Disclosure of QBIL- (01-07) Disclosure/ New 0.00 QBIL-0186

Premium through 0186 Notice __01-07_

End of Year for Terror DisclCertified Acts of Through End

Terrorism of Year.pdf

Coverage (Pursuant to Terrorism Risk Insurance Act)

Approved Disclosure QBBP- (01-08) Disclosure/ New 0.00 QBBP-0122

Insurance Act Pursuant to

TRIA.pdf

Disclosure of QBBP- (01-07) Disclosure/ New 0.00 QBBP-0131

Approved Disclosure of QBBP- (01-07) Disclosure/ New 0.00 QBBP-0131
Premium and 0131 Notice __01-07_

Estimated Disclosure
Premium for Pursuant to

Certified Acts of TRIA.pdf

Terrorism
Coverage
(Pursuant to
Terrorism Risk
Insurance Act)

Approved Disclosure of QBBP- (01-07) Disclosure/ New 0.00 QBBP-0136

Premium through 0136 Notice __01-07_

End of Year for Terror DisclCertified Acts of Through End
Terrorism of Year.pdf

Coverage

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

(Pursuant to Terrorism Risk Insurance Act)



You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Your quote/policy includes the following premium for terrorism coverage:

TERRORISM PREMIUM: \$

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED ABOVE AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

REJECTION OF TERRORISM INSURANCE COVERAGE

Date

You have a right to reject our offer of terrorism coverage. By rejecting our offer, you are authorizing the attachment of a terrorism exclusion to your policy. You may reject this offer of terrorism coverage by (1) checking the "reject" option below, (2) signing this form and (3) returning this form to your insurance agent.

Failure to complete, sign and return this form by _____ will constitute acceptance of this offer and your policy will include coverage for losses provided for under the Terrorism Risk Insurance Act.

If we receive a rejection notice or if we fail to receive the above Terrorism Premium, coverage will be deleted as of the policy effective date. Coverage for losses provided under the Terrorism Risk Insurance Act will not be added to the policy once coverage has been rejected for this policy term.

I hereby reject the offer of terrorism coverage. resulting from certified acts of terrorism.	I understand that I will have no coverage for losses
Policyholder / Applicant's Signature	Insurance Company
Print Name	Policy / Quote Number

QBGS-154 (01-08) Page 1 of 1



You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Your quote/policy includes the following premium for terrorism coverage:

TERRORISM PREMIUM: \$

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAINOTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLSUION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED ABOVE AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

You must accept or reject this offer of terrorism coverage by (1) checking the "accept" or "reject" option below, (2) signing this form, (3) returning this form to your insurance agent and (4) if accepted, paying the premium for terrorism coverage shown above. No policy will be issued without the acceptance or rejection of terrorism coverage and the return of this document.

I hereby accept the offer of coverage for certified acts	of terrorism for the premium shown above.
I hereby reject the offer of terrorism coverage. I ur resulting from certified acts of terrorism.	nderstand that I will have no coverage for losses
Policyholder / Applicant's Signature	Insurance Company
Print Name	Policy / Quote Number
 Date	

QBGS-157 (01-08) Page 1 of 1



You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Your quote/policy includes both of the following premiums for terrorism coverage:

TERRORISM I	PREMIUM:		\$
TERRORISM ((FIRE ONLY)	PREMIUM:	\$

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED ABOVE AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

You must accept or reject this offer of terrorism coverage by (1) checking the "accept" or "reject" option below, (2) signing this form, (3) returning this form to your insurance agent and (4) if accepted, paying the premiums for terrorism coverage shown above. No policy will be issued without the acceptance or rejection of terrorism coverage and the return of this document.

In this state, fire losses resulting from an act of terrorism are covered and cannot be rejected. Therefore, if you reject this offer of terrorism coverage, the terrorism (fire only) premium shown above is still due.

I hereby accept the offer of coverage for certified acts of	f terrorism for the premiums shown above.		
I hereby reject the offer of terrorism coverage. The premium for terrorism (fire only) coverage shown above will be included in the policy premium. I understand that I will have no coverage for losses resulting from certified acts of terrorism (other than fire following).			
Policyholder / Applicant's Signature	Insurance Company		
Print Name	Policy / Quote Number		
 Date			

QBGS-158 (01-08) Page 1 of 1



You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

United States mission; and to have been committed by an the civilian population of the United States or to influence Government by coercion.				
Your quote/policy includes both of the following premiums f	for terrorism coverage:			
TERRORISM PREMIUM: TERRORISM (FIRE ONLY) PREM	\$ IIUM \$			
YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVID CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE GOVERNMENT UNDER A FORMULA ESTABLISHED BY FED OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVEVENTS. UNDER THE FORMULA, THE UNITED STATES COVERED TERRORISM LOSSES EXCEEDING THE STATE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PROVIDED ABOVE AND DOES NOT INCLUDE ANY CHARCOVERED BY THE FEDERAL GOVERNMENT UNDER THE ACCOVERED BY THE FEDERAL GOVERNMENT UNDER THE ACCOVERED BY THE FEDERAL GOVERNMENT UNDER THE ACCOVER THE ACCOVER TERRORISM SHOWS THE TERRORISM SHOWS THE TERRORISM SHOWS THE FEDERAL GOVERNMENT UNDER THE ACCOVER T	E PARTIALLY REIMBURSED BY THE UNITED STATES DERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN VERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR GOVERNMENT GENERALLY REIMBURSES 85% OF UTORILY ESTABLISHED DEDUCTIBLE PAID BY THE HE PREMIUM CHARGED FOR THIS COVERAGE IS RGES FOR THE PORTION OF LOSS THAT MAY BE			
YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEI RESULTING FROM CERTIFIED ACTS OF TERRORISM WE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREG \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.	MENT AS WELL AS INSURERS' LIABILITY FOR LOSSES HEN THE AMOUNT OF SUCH LOSSES IN ANY ONE			
REJECTION OF TERRORISM INSURANCE COVERAGE You have a right to reject our offer of terrorism coverage attachment of a terrorism exclusion to your policy. Ye (1) checking the "reject" option below, (2) signing this form	ge. By rejecting our offer, you are authorizing the ou may reject this offer of terrorism coverage by			
In this state, fire losses resulting from an act of terrorism are covered and cannot be rejected. Therefore, if you reject this offer of terrorism coverage, the terrorism (fire only) premium shown above is still due.				
Failure to complete, sign and return this form by your policy will be written to include coverage for Insurance Act.				
If we receive a rejection notice or if we fail to receive deleted as of the policy effective date. Coverage Insurance Act will not be added to the policy once cover	for losses provided under the Terrorism Risk			
	ne premium for terrorism (fire only) coverage shown understand that I will have no coverage for losses fire following).			
Policyholder / Applicant's Signature	Insurance Company			
Print Name	Policy / Quote Number			
Date				

QBGS-159 (01-08) Page 1 of 1

POLICY NUMBER: INTERLINE QBIL-0121 (01-08)



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

This policy incl ubelow.	des coverage for Certified Acts of Terrorism.	Please refer to the applicable charge(s)
This policy exclu	ides coverage for Certified Acts of Terrorism.	
Note:	Applicable to Commercial Property and Co	ommercial Inland Marine
policy state, coverage fo	es mandate coverage for ensuing fire losses. It fire losses resulting from an act of terrorism in cial Inland Marine. The additional premium for w.	s provided for Commercial Property and in
	SCHEDULE	
THIS POLICY CON	SISTS OF THE FOLLOWING CHARGES FO	R CERTIFIED ACTS OF TERRORISM PREMIUM
Terrorism (Fire F	Following) – Commercial Property	\$
Terrorism (Fire F	Following) – Commercial Inland Marine	\$
Terrorism (Other	than Fire Following)	\$
	TOTAL TERRORISM PREMIUM (CERTIFIED ACTS): \$
This premium is the to Form(s) and/or Policy(s	cal Certified Acts premium attributable to thes):	ne following Coverage Part(s), Coverage
Additional information	, if any, concerning the terrorism premium:	<u>:</u>
suant to coverage pro- your policy carefully, k aggregate losses to th the Treasury as a certi	bove is for certain losses resulting from cerisions, limitations and exclusions in this pout generally speaking, "certified" acts of the insurance industry and which are subsectified terrorist act under the Terrorism Risk I perrorism are not covered. Read your policy	policy. You should read the definition in errorism are acts that exceed \$5 million in quently declared by the U.S. Secretary of Insurance Act. Some losses resulting

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QBIL-0121 (01-08) Page 1 of 2

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorist Risk Insurance Act, we shall not be liable for the payment of any portions of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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QBIL-0121 (01-08) Page 2 of 2

POLICY NUMBER: INTERLINE QBIL-0171 (01-07)



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

	This policy includes coverage for Certified Acts of Terrorism. Please refer to the below.	e applicable charge(s)
	This policy excludes coverage for Certified Acts of Terrorism.	
	Note: Applicable to Commercial Property and Commercial Inland Ma	<u>arine</u>
policy sta	d fire policy states mandate coverage for ensuing fire losses. If this policy is issate, coverage for fire losses resulting from an act of terrorism is provided for Constates for Commercial Inland Marine. The additional premium for such fire coveres and is shown below.	nmercial Property and
	SCHEDULE	
SCHEDU	JLE – PART I	
This pol	icy consists of the following charges for Certified Acts of Terrorism:	
((A) Terrorism (Other than Fire Following) Premium through end of year 12/31/	\$
((B) Estimated Terrorism (Other than Fire Following) Premium beyond the date specified above (refer to Paragraph C. in this endorsement)	\$
((C) Terrorism (Fire Following) Premium	\$
	TOTAL TERRORISM PREMIUM (CERTIFIED ACTS):	\$
	emium is the total Certified Acts premium attributable to the following Covera m(s) and/or Policy(s):	age Part(s), Cover-
Additior	nal information, if any, concerning the terrorism premium:	

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QBIL-0171 (01-07) Page 1 of 2

SCHEDULE – PART II		
Federal share of terrorism losses (Refer to Paragraph B. in this endorsement)	% Year: 20	% Year: 20

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage is shown in Part II of the Schedule of this endorsement or in the policy Declarations.

C. Possibility Of Additional Or Return Premium

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown in (B) in Part I of the Schedule may not be appropriate.

If this policy contains a Conditional Exclusion, continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the premium shown in (B) in Part I of the Schedule and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

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QBIL-0171 (01-07) Page 2 of 2

POLICY NUMBER: INTERLINE QBIL-0186 (01-07)



below.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE OF PREMIUM THROUGH END OF YEAR FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

This policy **includes** coverage for Certified Acts of Terrorism. Please refer to the applicable charge(s)

This policy **excludes** coverage for Certified Acts of Terrorism.

Note: Applicable to Commercial Property and Commercial Inland Marine Standard fire policy states mandate coverage for ensuing fire losses. If this policy is issued in a standard fire policy state, coverage for fire losses resulting from an act of terrorism is provided for Commercial Property and in some states for Commercial Inland Marine. The additional premium for such fire coverage is mandatory in these states and is shown below.				
SCHEDULE				
SCHEDULE - PART I				
This policy consists of the following charges for Certified Acts of Terrorism:				
Terrorism (Other than Fire Following) Premium through end of year 12/31/\$				
Terrorism (Fire Following) Premium \$				
TOTAL TERRORISM PREMIUM (CERTIFIED ACTS): \$				
This premium is the total Certified Acts premium attributable to the following Covera Form(s) and/or Policy(s):	age Part(s), Coverage			
Additional information, if any, concerning the terrorism premium:				

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QBIL-0186 (01-07) Page 1 of 2

SCHEDULE – PART II		
Federal share of terrorism losses (Refer to Paragraph B. in this endorsement)	% Year: 20	% Year: 20

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage is shown in Part II of the Schedule of this endorsement or in the policy Declarations.

C. Possibility Of Additional Premium

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. Continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion on this policy. If coverage continues past the end of the year specified in Part I of the Schedule of this endorsement, we will calculate the premium for such period of time and charge additional premium if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

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BUSSINESSOWNERS QBBP-0122 (01-08)

POLICY NUMBER:



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

This policy includes coverage for Certified Acts of Terrorism. below.	Please refer to the applicable charge(s)
This policy excludes coverage for Certified Acts of Terrorism.	

Note: Applicable to Property Coverages Only

Standard fire policy states mandate coverage for ensuing fire losses. If this policy is issued in a standard fire policy state, coverage for fire losses resulting from an act of terrorism is provided for in this policy for property coverages. The additional premium for such fire coverage is mandatory in these states and is shown below.

SCHEDULE

THIS POLICY CONSISTS OF THE FOLLOWING CHARGES FOR CERTIFIED ACTS OF TERRORISM

PREMIUM

Terrorism (Fire Following) \$
Terrorism (Other than Fire Following) \$
TOTAL TERRORISM PREMIUM (CERTIFIED ACTS): \$

Additional information, if any, concerning the terrorism premium:

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist

acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of **Terrorism Losses**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorist Risk Insurance Act, we shall not be liable for the payment of any portions of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

BUSINESSOWNERS QBBP-0131 (01-07)

POLICY NUMBER:



charge(s) below.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

This policy includes coverage for Certified Acts of Terrorism. Please refer to the applicable

This policy excludes coverage for Certified Acts of Terrorism.				
Note: Applicable to Property Coverages Only Standard fire policy states mandate coverage for ensuing fire losses. If this policy is issued in a standard fire policy state, coverage for fire losses resulting from an act of terrorism is provided for in this policy for property coverages. The additional premium for such fire coverage is mandatory in these states and is shown below.				
SCHEDULE				
SCHEDULE – PART I This policy consists of the following charges for Certified Acts of Terrorism: (A) Terrorism (Other than Fire Following) Premium through end of year 12/31/ (B) Estimated Terrorism (Other than Fire Following) Premium beyond the date specified above (refer to Paragraph C. in this endorsement)	\$ \$			
(C) Terrorism (Fire Following) Premium	\$			
TOTAL TERRORISM PREMIUM (CERTIFIED ACTS): Additional information, if any, concerning the terrorism premium:	\$			

SCHEDULE – PART II		
Federal share of terrorism losses (Refer to Paragraph B. in this endorsement)	% Year: 20	% Year: 20

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

Disclosure Of Premium Α.

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In **Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage is shown in Part II of the Schedule of this endorsement or in the policy Declarations.

C. Possibility Of Additional Or Return Premium

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown in (B) of the Schedule may not be appropriate.

If this policy contains a Conditional Exclusion. continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the premium shown in (B) of Part I of the Schedule and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

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POLICY NUMBER:

BUSINESSOWNERS

QBBP-0136 (01-07)



charge(s) below.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE OF PREMIUM THROUGH END OF YEAR FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

This policy **includes** coverage for Certified Acts of Terrorism. Please refer to the applicable

This policy excludes coverage for Certified Acts of Terrorism.				
Note: Applicable to Property Coverages Only Standard fire policy states mandate coverage for ensuing fire losses. If this policy is issued in a standard fire policy state, coverage for fire losses resulting from an act of terrorism is provided for in this policy for property coverages. The additional premium for such fire coverage is mandatory in these states and is shown below. SCHEDULE				
SCHEDULE - PART I				
This policy consists of the following charges for Certified Acts of Terrorism:				
Terrorism (Other than Fire Following) Premium through end of year 12/31/	\$			
Terrorism (Fire Following) Premium	\$			
TOTAL TERRORISM PREMIUM (CERTIFIED ACTS):	\$			
Additional information, if any, concerning the terrorism premium:				
SCHEDULE - PART II				
Federal share of terrorism losses% Year: 20% (Refer to Paragraph B. in this endorsement)	Year: 20			

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QBBP-0136 (01-07) Page 1 of 2

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage is shown in Part II of the Schedule of this endorsement or in the policy Declarations.

C. Possibility Of Additional Premium

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. Continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion on this policy. If coverage continues past the end of the year specified in Part I of the Schedule of this endorsement, we will calculate the premium for such period of time and charge additional premium if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

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Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: QBEC-125573952 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-109-003-IL-AR-F

TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings

Product Name: Terrorism Risk Reauthorization Act of 2007

Project Name/Number:

Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document- Approved

Property & Casualty

Bypass Reason: N/A - Expedited Terrorism Filing

Comments:

Review Status:

04/08/2008

Satisfied -Name: Expedited Terrorism Transmittal Approved 04/08/2008

Comments: Attachment:

Expedited Filing Transmittal - Form.pdf

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This page applies to the following state(s) Arkansas

☐ Filing Related to Certified Losses ☐ Filing Related to Non-Certified Losses ☑ Filing Applicable to Both Certified and Non-Certified Losses	

Company Name(s)	Domicile	NAIC #	FEIN#
QBE Insurance Corporation	Pennsylvania	0796-39217	22-2311816
Praetorian Insurance Company	Illinois	0796-37257	36-3030511
Redland Insurance Company	New Jersey	0796-37303	42-1113749

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX#	e-mail
Danelle Hill Compliance Analyst QBE Specialty Insurance 88 Pine Street New York, New York 10005	(212) 805-9879	(212) 805-9809	Danelle.Hill@qbeamericas.com

Filing information

Line of Insurance (see attachment)	Interline 35.0
Company Program Title (Marketing	Not Applicable
title) (if applicable)	
Filing Type ** see note below	Forms
This application is used with:	All QBE Specialty Insurance programs
Effective Date Requested	03-31-08
Filing date	March 31, 2008
Company Tracking Number	08-109-003-IL-AR-F
Date filing approved in domiciliary	Pending
state, if applicable	

		Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Notice - Offer of Terrorism Insurance Coverage (For NSFP - reject only)	QBGS-154 (01-08)	Replacement Withdrawn Neither		
02	Notice - Offer of Terrorism Insurance Coverage (For NSFP - accept or reject only)	QBGS-157 (01-08)	Replacement Withdrawn Neither		
03	Notice - Offer of Terrorism Insurance Coverage (For SFP - accept or reject only)	QBGS-158 (01-08)	Replacement Withdrawn Neither		
04	Notice - Offer of Terrorism Insurance Coverage (For SFP - reject only)	QBGS-159 (01-08)	Replacement Withdrawn Neither		
05	Disclosure Pursuant to Terrorism Risk Act	QBIL-0121 (01-08)	Replacement Withdrawn Neither		
06	Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	QBIL-0171 (01-07)	Replacement Withdrawn Neither		
07	Disclosure of Premium through End of Year for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)		Replacement Withdrawn Neither		

80	Disclosure Pursuant to Terrorism Risk Insurance Act	QBBP-0122 (01-08)	Replacement Withdrawn Neither	
09	Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)		Replacement Withdrawn Neither	
10	Disclosure of Premium through End of Year for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	QBBP-0136 (01-07)	Replacement Withdrawn Neither	

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope large enough to accommodate the return.

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Davelle Hill	Danelle Hill	Compliance Analyst
Signature	Print Name:	Title: